

STATE OF MICHIGAN  
DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Bulletin 2011-09-INS

In the matter of:

Maximum Amount of the Substance Abuse  
Minimum Coverage under the Michigan Insurance Code

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Issued and entered  
this 15<sup>th</sup> day of February 2011  
by Ken Ross  
Commissioner

This bulletin supersedes Bulletin 2010-07-INS, dated February 26, 2010.

Section 3425 of the Insurance Code, 1956 PA 218, MCL 500.3425, requires each insurer offering health insurance policies to provide coverage for intermediate and outpatient care for substance abuse, upon issuance or renewal, in all contracts for group and individual hospital, medical, surgical expense-incurred health insurance policies other than limited classification policies. The minimum required coverage, per individual per year, a health insurer must provide is \$1,500, adjusted annually by March 31<sup>st</sup> each year, in accordance with the annual average percentage increase or decrease in the United States consumer price index for the 12-month period ending the preceding December 31<sup>st</sup>.

The new minimum substance abuse benefit level effective April 1, 2011 through March 31, 2012 is \$3969.

The minimum benefit levels for recent years are as follows:

April 1, 2010 through March 31, 2011 ---- \$3,905  
April 1, 2009 through March 31, 2010 ---- \$3,919  
April 1, 2008 through March 31, 2009 ---- \$3,774  
April 1, 2007 through March 31, 2008 ---- \$3,671  
April 1, 2006 through March 31, 2007 ---- \$3,557  
April 1, 2005 through March 31, 2006 ---- \$3,440

If you have questions about this policy benefit or its minimum amount, please contact:

Office of Financial and Insurance Regulation  
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Lansing, Michigan 48909-7720  
Toll Free: (877) 999-6442



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Ken Ross  
Commissioner